



# EVERYTHING YOU NEED TO KNOW ABOUT PROTECTING YOUR HOME AND FAMILY FROM CYBERCRIME

As a homeowner, one of your toughest jobs is keeping your property, belongings, and family members safe. While you may have already put many security measures in place, don't overlook one of the most vulnerable areas of your home—your Wi-Fi network and any devices connected to it. Cyberattacks on personal computers, cell phones, and entertainment systems, as well as smart appliances, lights, thermostats, and even children's digital toys, are increasing at an alarming rate.

## ARE YOU PROTECTED FROM SOME OF TODAY'S MOST COMMON PERSONAL CYBERATTACKS?

Fraud losses were up

**45%**

from 2021 to 2022

Consumers were hit with

**\$10.2 Billion**

in losses due to cybercrime in 2022

Account takeovers increased

**72%**

from 2020 to 2021

In 2021

**18.3 Billion**

personal records were stolen

Overall,

**59% of U.S. Teens**

have experienced online harassment



## Did You Know?

If you are the victim of online or Internet-enabled crime, you should file a report with the FBI's internet Crime Complaint Center as soon as possible. Crime reports are used for investigative and intelligence purposes. Rapid reporting can also help support the recovery of stolen funds. Please visit [ic3.gov](https://ic3.gov) for more information, including tips and data about current crime trends.



## A HOME CYBER PROTECTION ENDORSEMENT ADDS A CRITICAL LAYER OF SECURITY

There are many cybersafety habits that households can adopt, such as keeping computer software up to date and using unique passwords for each account. While these steps may slightly reduce the chances of getting hacked, they are far from a guarantee that your data and devices will be safe from cybercriminals. The Andover Companies Home Cyber Protection Endorsement helps you put the pieces back together if you or a family member is ever the victim of a cybercrime.



### CYBERATTACK

Pays for recovering lost data and restoring connected home device systems that have been affected by a cyberattack.



### CYBEREXTORTION

Pays for professional assistance from a subject matter expert to advise you on the best way to respond to an extortionist's threats, as well as any approved costs of your response.



### ONLINE FRAUD

Pays for a direct financial loss resulting from online fraud perpetrated through a computing or other connected home device.



### DATA BREACH

Pays for the costs of responding to the loss, theft, accidental release, or accidental publication of personally identifiable information or personally sensitive information of a non-household member.



### CYBERBULLYING

Reimburses the costs incurred in responding to a cyberbullying event, including counseling.



### POLICY COST & LIMITS

Provides coverage up to \$25,000 at a cost of \$45 per policy period, or up to \$50,000 for \$55, with a \$500 deductible, and applies only to cyber events detected during the policy period.

If you ever experience a cyberattack, having The Andover Companies Home Cyber Protection Endorsement in place may save you thousands of dollars and ease some of the stress of the situation. This coverage pairs well with our Identity Theft Coverage. Your local insurance agent has more information to share about both of these powerful endorsements. Please contact them today to discuss adding these essential protections.

The information provided in this material about our insurance products and services is general in nature and for informational purposes only. It does not create or modify any binding obligations, terms, or conditions with respect to insurance coverage. Please read your policy carefully for complete descriptions, details, and limitations of the coverages provided. Visit [andovercompanies.com](https://andovercompanies.com) to learn more.